

Certificate Number: 06501-PAE-DE-035598380

Bankruptcy Case Number: 21-10772



06501-PAE-DE-035598380

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 22, 2021, at 1:49 o'clock PM CDT, Shelley Fairclough-Gumbs completed a course on personal financial management given by internet by Arbor Investments LTD., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 22, 2021 By: /s/Carlo Skrupa

Name: Carlo Skrupa

Title: Program Manager